

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

LAURA C BERNARDIN

Debtor(s)

Case No. 08-11855

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/09/2008.
- 2) The plan was confirmed on 09/17/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/29/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/17/2011, 02/09/2012, 02/09/2012.
- 5) The case was dismissed on 03/16/2012.
- 6) Number of months from filing to last payment: 42.
- 7) Number of months case was pending: 49.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,458.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$24,040.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$24,040.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,674.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,232.37
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,906.37**

Attorney fees paid and disclosed by debtor: \$826.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADULT MEDICINE	Unsecured	7.92	NA	NA	0.00	0.00
ALEXIAN BROTHERS HEALTH SYSTE	Unsecured	100.00	100.00	100.00	10.49	0.00
ALLY FINANCIAL	Secured	2,400.00	1,894.03	1,894.03	1,894.03	86.29
CAPITAL ONE BANK	Unsecured	9,997.10	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	13,597.86	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	2,295.90	2,295.90	2,295.90	240.92	0.00
DANIEL A PACELLA MD	Unsecured	25.80	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	7,062.15	7,674.50	7,674.50	805.33	0.00
FIA CARD SERVICES	Unsecured	6,428.62	NA	NA	0.00	0.00
FIRST MIDWEST BANK	Secured	NA	NA	NA	0.00	0.00
GEMB	Unsecured	1,002.30	NA	NA	0.00	0.00
HINSDALE ORTHOPAEDIC ASSOC	Unsecured	119.90	NA	NA	0.00	0.00
HOME DEPOT CREDIT SERVICES	Unsecured	8,236.44	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	8,081.00	8,112.85	8,112.85	8,112.85	0.00
JP MORGAN CHASE BANK NA	Secured	5,900.79	5,900.79	5,900.79	5,900.79	0.00
JP MORGAN CHASE BANK NA	Secured	NA	NA	NA	0.00	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	2,903.92	2,903.92	2,903.92	304.73	0.00
MAJESTIC STAR CASINO	Unsecured	325.00	NA	NA	0.00	0.00
MARSHALL FIELDS	Unsecured	2,903.92	NA	NA	0.00	0.00
MBNA AMERICA	Unsecured	6,343.88	NA	NA	0.00	0.00
MEA ELK GROVE	Unsecured	14.40	NA	NA	0.00	0.00
NORDSTROM FSB	Unsecured	559.29	753.09	753.09	79.02	0.00
PALOS COMMUNITY HOSPITAL	Unsecured	55.00	NA	NA	0.00	0.00
PATHOLOGY LAB CONSULTANTS	Unsecured	347.60	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	141.73	153.78	153.78	16.13	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	8,952.73	8,765.71	8,765.71	919.84	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	9,515.71	9,984.05	9,984.05	1,047.66	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	16,348.00	16,348.97	16,348.97	1,715.55	0.00
QUINLAN & FABISH	Unsecured	1,753.13	NA	NA	0.00	0.00
RADIOLOGY & NUCLEAR CONSUL	Unsecured	11.00	NA	NA	0.00	0.00
RETAIL SERVICES/HRS	Unsecured	863.75	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SOUTHWEST CTR FOR GASTRO	Unsecured	54.40	NA	NA	0.00	0.00
T MOBILE USA	Unsecured	774.59	NA	NA	0.00	0.00
THE CHICAGO DEPT OF REVENUE	Unsecured	100.00	NA	NA	0.00	0.00
WASTE MANAGEMENT OF IL NORTH	Unsecured	60.68	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,900.79	\$5,900.79	\$0.00
Debt Secured by Vehicle	\$1,894.03	\$1,894.03	\$86.29
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$7,794.82	\$7,794.82	\$86.29
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,112.85	\$8,112.85	\$0.00
TOTAL PRIORITY:	\$8,112.85	\$8,112.85	\$0.00
GENERAL UNSECURED PAYMENTS:	\$48,979.92	\$5,139.67	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,906.37</u>
Disbursements to Creditors	<u>\$21,133.63</u>
TOTAL DISBURSEMENTS :	<u>\$24,040.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/25/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.